PART B - FEE(S) TRANSMITTAL

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Thomas J Perke	owski Esq	1 he	Certificate of Mailing or Transmission I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.					
Soundview Plaza	a	Stat add						
1266 East Main Stamford, CT 06			<u> </u>			//		
02/06/2007 ZJ		513440	Ţ	homas J.		Ekz Es	(Depositor's name) (Signature)	
01 FC:2501		-	January 30, 2007 (Date)					
02 FC:8001 APPLICATION NO. FILING DATE		30.00 OP FIRST NAMED INVENTO					CONFIRMATION NO.	
09/513,440	440 02/25/2000		Kathleen Tyson-Quah		126-001USA000		7934	
			I-BASED TRANSACTION ID FOR LATER RE-EVA		RISK FILTER	ROUTINE RE	ETURNS	
APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSU	E FEE TOTA	L FEE(S) DUE	DATE DUE	
nonprovisional	YES	\$700	\$0	\$0		\$700	01/30/2007	
EXAMINER		ART UNIT	CLASS-SUBCLASS]				
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Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.			(1) the names of up to 3 registered patent attorneys or agents OR, alternatively, (2) the names of a pinels first (having a a a members of the pinels of th					
"Fee Address" indication (or "Fee Address" Indication form			registered attorney or	(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered natural attorneys or agents. If no name is 2 Esq., P.C.				
PTO/SB/47; Rev 03-0 Number is required.)2 or more recent) attacl	2 registered patent attorneys or agents. If no name is listed, no name will be printed.						
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PLEASE NOTE: Uni recordation as set fort	less an assignee is ident h in 37 CFR 3.11. Com	tified below, no assignee pletion of this form is NO	data will appear on the p T a substitute for filing an	atent. If an assign assignment.	ee is identified	l below, the do	cument has been filed fo	
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Please check the appropr	iate assignee category of	r categories (will not be p	rinted on the patent) :	Individual C	orporation or of	ther private gro	up entity Government	
a. The following fee(s)	are submitted:	4	b. Payment of Fee(s): (Ple	ase first reapply a	ny previously	paid issue fee s	hown above)	
Issue Fee		A check is enclosed.				•		
	No small entity discount	Payment by credit card. Form PTO-2038 is attached. The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any						
Advance Order - i	# of Copies 10		The Director is hereb overpayment, to Dep	y authorized to cha- osit Account Numb	rge the required	l fee(s), any def 4-0 ^{(enclose} ar	iciency, or credit any extra copy of this form).	
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nterest as shown by the	records of the United St	uired) will not be accepte ates Patent and Trademark	ed from anyone other than k Office.	the applicant; a reg	stered attorney	or agent; or the	e assignee or other party ii	
Authorized Signature	Thom	z; Kalmoli	<u> </u>	Date Ja	nuary 3	0, 200	7	
Typed or printed nam	e Thomas J.	Perkowski,	Esq.	Registration 1	No. 33,1	.34		
his collection of inform application. Confiden	nation is required by 37 (tiality is governed by 35	CFR 1.311. The information U.S.C. 122 and 37 CFR	on is required to obtain or				by the USPTO to process g gathering, preparing, an	

submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re original application of:

Applicant : Kathleen Tyson-Quah

Serial No. : 09/513,440

Filed: February 25, 2000

Title of Invention : SYSTEM FOR REDUCING RISK IN PAYMENT-BASED

TRANSACTIONS WHEREIN A RISK FILTER ROUTINE RETURNS INSTRUCTIONS AUTHORIZING PAYMENT TO A

PAYMENT QUEUE FOR LATER RE-EVALUATION

Examiner : Frantzy Poinvil

Group Art Unit : 3628

Attorney Docket : 126-001USA000

Honorable Commissioner of Patents

and Trademarks Washington, DC 20231

TRANSMITTAL LETTER ACCOMPANYING PAYMENT OF ISSUE FEE

Sir:

Please find enclosed herewith the following documents for filing in the above-referenced Application:

• Completed Issue Fee Transmittal (Part B); and

• Thomas J. Perkowski, Esq., P.C. Check No. 6190 in the amount of \$730.00; and

• Return Receipt Postcard.

The Commissioner is hereby authorized to charge any fee deficiencies to Deposit Account No. 16-340.

Respectfully submitted,

Dated: January 30, 2007

Thomas J. Perkowski, Esq.

Reg. No. 33,134 Attorney for Applicant

Thomas J. Perkowski, Esq., P.C.

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Stamford, Connecticut 06902

203-357-1950

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CERTIFICATE OF FIRST CLASS MAIL UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service on January 30, 2007 as First Class Mail in prepaid postage envelope addressed to:

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Thomas J. Perkowski, Esq. Reg. No. 33,134

Dated: January 30, 2007